Freelance Solicitors - Professional Indemnity Insurance Guide (UK)

Helping you present your enquiry clearly to insurers

What are insurers looking for when assessing a freelance solicitor?

Insurers want confidence that:

- You have relevant, proven experience in all areas you intend to offer.
- Your proposed services are realistic, clearly defined, and supported by your career background.
- You understand and comply with SRA freelance rules (if applicable).
- You have controls in place for client vetting, record-keeping, and risk management.

Why is declaring your services so important?

Freelance solicitor PI policies only cover the services you declare at inception. If you later undertake work outside those services, there will be no cover for that work - even if it is just a small part of your activities.

- **Non-reserved advice only** - Some insurers only require confirmation that all your work will be non-reserved legal services.
- **Reserved advice** - The PI market is much more limited and will require a full breakdown of services, supported by evidence of experience in each.

How should I present my enquiry?

- Complete the proposal form fully - leaving blanks will delay or prevent quotes.
- Provide a CV showing relevant qualifications and experience for each declared service.
- If possible, include a short business plan outlining your client base, projected income, and marketing approach - this can strengthen your case with insurers.

What other tips will help my application?

- **Be precise** - If you say you do “commercial work”, specify exactly what types, for example contract drafting or shareholder agreements.
- **Avoid ambiguity** - Do not list areas you have no intention to take on in year one.
- **Think ahead** - If you may add services later, tell your broker in advance so your policy can be adjusted.

Why presentation matters even more for reserved legal advice

If you are a freelance solicitor undertaking reserved legal activities, the PI insurance market is extremely limited. A poorly prepared presentation - for example, incomplete proposal forms, unclear service descriptions, or missing supporting documents - can significantly harm your chances of obtaining cover.

In such a small market, one negative outcome can make it much harder to find terms elsewhere. A strong, professional presentation from the outset helps to avoid unnecessary declines and can improve your chances of securing competitive premiums.

Common mistakes to avoid

- Not declaring all services undertaken - Full disclosure of all activities is paramount, especially for reserved legal activities, to ensure cover is provided.
- Mixing reserved and non-reserved work without clarity.
- Overestimating projected turnover in a way that does not match your plan.
- Assuming a freelance policy will cover “any legal work” - it will not.

Important: This guide is for general information only and does not constitute legal or regulatory advice. Always check your obligations under SRA freelance rules and ensure full disclosure of all services to insurers.